



India Home Loan Limited

September, 2021



Q2'FY22: Brief Overview

- Loan Book at INR 202.22 Crore as of September 2021, a decrease of 1.93% against Loan Book of INR 206.19 as of June 21.
- Q2' FY22 PAT is INR 1.03 Crore as against a PAT of INR 0.18 crore for Q1'FY22.
- Q2'FY22 Disbursement amounted to INR 0.26 Crores
- Capital Adequacy 40.87%; Net Worth INR 40.34 crores.
D(SD)/E:3.86; D/E(SD): 2.53
- Total full-time employees: 57



Dashboard: KeyFinancials

INRLakhs, unless specified

Financial Snapshot	Q2FY22	Q1FY22	Q4FY21	Q3FY21
Interest Income	716	723	719	708
Interest Expense	418	428	448	490
Net Interest Income	299	296	271	218
Other Non-Operating Income	12	9	0	22
Fee & Other Operational Income	15	15	13	18
Total Income	326	319	284	259
Operating Expenses	165	150	192	177
Provision for Credit Loss	19	149	0	56.00
Total Expenses	184	299	192	233
Profit before Tax	142	20	91	25
Profit After Tax	102	18	73	19

Gross Loan Disbursements	25.6	134	234	1227
Loan Assets	20222	20619	20951	21760
Treasury Assets	341	358	817	852
Borrowings	15557	16149	17159	18035
Net Worth	4034	3931	3911	3,832

Dashboard: Key Financials

Ratios	Q2FY22	Q1FY22	Q4FY21	Q3FY21
Return on Assets (*)	2.03%	0.35%	1.36%	0.35%
Return on Equity (*)	10.18%	1.87%	7.52%	2.00%
NIM (*)	5.91%	5.70%	5.08%	4.01%
Avg Yield (Loans+ Treasury)	13.93%	13.80%	13.22%	12.53%
Borrowing Cost	10.75%	10.60%	10.46%	10.87%
Spread (Loans+ Treasury)	3.18%	3.21%	2.77%	1.65%
Avg yield (Loans) (*)	14.16%	13.93%	13.74%	13.02%
Borrowing Cost	10.75%	10.60%	10.46%	10.87%
Spread (Loans)	3.41%	3.33%	3.28%	2.14%
Debt : Equity (SD)	2.53	2.70	2.89	3.10
Debt (SD) : Equity	3.86	4.11	4.39	4.71
Capital Adequacy	40.87%	45.57%	43.39%	42.50%
Opex to Income	24.80%	40.10%	26.28	31.17%
GNPA (*)	4.68%	4.31%	4.37%	4.08%
NNPA (*)	2.45%	2.21%	2.31%	2.09%

Note:

a) Subordinated Debt has been considered as part of Tier II capital while computing Capital Adequacy Ratio

b) Debt : Equity (SD) considers subordinated debt as Equity and Debt (SD):Equity considers subordinated debt as Debt



Dashboard: Key Ratios

ROA Tree	Q2FY22	Q1FY22	Q4FY21	Q3FY21
Interest Income	14.14%	13.93%	13.32%	12.9%
Interest Expense	8.18%	8.23%	8.30%	8.9%
Net Interest Income	5.97%	5.70%	5.02%	3.9%
Fee Income	0.29%	0.28%	0.00%	0.3%
Total Income (Incl. Other Income)	6.39%	6.15%	5.25%	4.7%
Operating Expenses	3.23%	2.90%	3.56%	3.2%
Provision for Credit Loss	0.37%	2.87%	0.00%	1.0%
Total Expenses	3.60%	5.77%	3.56%	4.2%
ROA (Pre-Tax)	3.16%	0.38%	1.69%	0.5%
ROA	2%	0.35%	1.35%	0.4%



Asset Profile – By Loan Type

INRLakhs, unless specified

Asset Mix – Value	September 21	June 21	March 21	Dec 20
Home Loans	16082	16406	16,769	17,427
SME Lap	1351	1393	1,366	1,326
Project Funding	2787	2816	2,812	2,996
Inter-Corporate Deposit	2.50	2.50	04	11
Total	20222	20619	20,951	21,760

Asset Mix - %	September 21	June 21	March 21	Dec 20
Home Loans	79%	79%	80%	81%
SME Lap	7%	7%	7%	6%
Project Funding	14%	14%	13%	13%
Inter-Corporate Deposit	0%	0%	0%	0%
Total	100%	100%	100%	100%



Asset Profile – By Geography

Asset Mix – State wise	Sep 2021	June 2021	March 2021	Dec 2020
Maharashtra	3513	3519	3,521	3,609
Gujarat	16493	16884	17,210	17,927
Rajasthan	216	215	220	224
Total	20222	20619	20,951	21,760
Asset Mix - %age –State Wise	Sep 2021	June2021	March 2021	Dec 2020
Maharashtra	17%	17%	17%	17%
Gujarat	82%	82%	82%	82%
Rajasthan	1%	1%	1%	1%
Total	100%	100%	100%	100%

No of Customers	HL	LAP	Project Finance	ICD	Total
Maharashtra	313	17	5		339
Gujarat	2633	76	11	1	2788
Rajasthan	38	3			41
Total	2984	96	16	1	3097



Portfolio Banding – Home Loans and LAP

Portfolio Banding of Home Loans

INR Lakhs, unless specified

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than INR 15 lakhs	2798	12391	77%
INR 15 lakhs – INR 25 lakhs	165	3025	19%
Greater than INR 25 lakhs	21	666	4%
Total	2984	16,082	100.0%

Portfolio Banding of LAP

INR Lakhs, unless specified

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than INR 15 Lakhs	61	513	38%
INR 15 Lakhs - INR 25 Lakhs	27	514	38%
Greater than INR 25 Lakhs	8	324	24%
Total	96	1351	100.0%



Portfolio Banding – Construction Finance

INRLakhs, unless specified

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less than INR 150 lakhs	9	700	25%
INR 150 lakhs – INR 250 lakhs	4	664	24%
Greater than INR 250 lakhs	3	1423	51%
Total	16	2,787	100%



Liability Profile

INR Lakhs, unless specified

Liability Mix – Value	Sep 2021	June 2021	March 2021	Dec 2020
Banks	11600	12219	13,102	13,633
FI's & Others	3957	3924	4,056	4,403
Total	15557	16143	17,158	18,036

Liability Mix – %	Sep 2021	June 2021	March 2021	Dec 2020
Banks	75%	76%	76%	76%
FI's	25%	24%	24%	24%
Total	100%	100%	100%	100%



Balance Sheet

Particulars	(INR IN LAKHS)	
	Sep 30,2021	March 31,2021
	₹	₹
I ASSETS		
1) Financial Assets		
(a) Cash and Cash Equivalents	42.52	326.85
(b) Bank Balances other than (a) above	298.09	490.25
(c) Loans	19,390.61	20,287.10
(d) Investments	-	-
(e) Other Financial Assets	133.45	146.22
2) Non-Financial Assets		
(a) Property Plant and Equipment	31.06	31.93
(b) Intangible Assets	20.07	21.95
(c) Other Non-Financial Assets	256.16	301.95
(d) Deferred Tax Asset (Net)	75.93	49.15
TOTAL ASSETS	20,247.88	21,655.41



Balance Sheet

II	LIABILITIES AND EQUITY		
1)	Financial Liabilities		
(a)	Payables		
	<i>Trade Payables</i>		
	(i)total outstanding dues of micro enterprises and small enterprises		
	(ii)total outstanding dues creditors other than micro enterprises and small enterprises	10.53	7.04
	<i>Other Payables</i>		
	(i)total outstanding dues of micro enterprises and small enterprises		
	(ii)total outstanding dues creditors other than micro enterprises and small enterprises	33.14	24.48
	(b) Debt Securities	2,000.00	2,000.00
	(c) Borrowings (other than debt securities)	12,993.73	14,515.99
	(d) Subordinated Liabilities		
	(e) Other financial liabilities	593.63	647.43



Balance Sheet

2)	Non-Financial Liabilities		
	Current Tax liabilities		
(a)	(Net)	91.28	37.03
(b)	Provisions	35.78	35.55
	Deferred Tax liabilities		
(c)	(Net)		-
(e)	Other non-financial liabilities	455.60	476.26
3)	Equity		
(a)	Equity Share Capital	1,428.18	1,428.18
(b)	Other Equity	2,606.01	2,483.44
TOTAL LIABILITIES AND EQUITY		20,247.88	21,655.41



Covid Note

- Company has implemented resolution plan under the RBI Resolution Framework 2.0: Resolution of Covid-19 related stress of Individuals and small businesses dated May 5, 2021. Details of which are as under:

S.NO.	Description	Individual Borrowers		Small Businesses
		Personal Loans	Business Loans	
(A)	Number of requests received for invoking resolution process under Part A	193	-	
(B)	Number of accounts where resolution plan has been implemented under this window	158	-	
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	14,92,28,405	-	
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	
(F)	Increase in provisions on account of the implementation of the resolution plan	1,49,22,840	-	